02/27/02

February 27, 2002

OZZIE A. FARRES DIRECT DIAL: 202.955.1923 EMAIL: OFARRES@HUNTON.COM

FILE NO: 52493.000251

UTILITY PATENT APPLICATION TRANSMITTAL

Attorney Docket Number:	52493.000251
First Named Inventor:	Geoffrey STIFF

Title: METHOD AND SYSTEM FOR GUARANTEEING MINIMUM PERIODIC RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT

TO: **BOX PATENT APPLICATION**Commissioner for Patents
Washington, D.C. 20231

Sir:

Attached are	the follow	ing for m	ing with the	e U.S. Patent a	and Trademark Office.

1.	\boxtimes	Fee Transmittal Form (original and duplicate)									
2.		Small Entity Status Claimed: Independent Inve Small Business C Non-Profit Organ									
		Statement Encl	osed		LJ	11011-110	iit Organizanoi				
		Statement Filed	l in Pı	rior Application	; Status	s Still Prop	er and Desired				
3.	⊠ Abstra	Specification act)	-	Total Pages:	3	8	(Including				

		CLA	AIMS AS FILE	ED				
	Claims	Basic Fee		R	ate			
M A	Filed	Claims	Extra	Large Entity	Small Entity	A	mount	
Total Claims	44	20	24	\$ 18.00	\$ 0.00	\$	432.00	
Independent Claims	7	3	4	\$ 84.00	\$ 0.00	\$	336.00	
First Presentation of M	First Presentation of Multiple Dependent Claims \$280.00 \$0.00						0.00	
BASIC FEE	BASIC FEE \$ 740.00 \$ 0.00							
TOTAL FILING FEE							0.00	
Assignment Recordation Fee							40.00	
TOTAL AMOUNT E	NCLOSED					\$ 1	,548.00	

4.	\boxtimes	Drawings	-	Total Sheets:	8	(Fig(s). <u>1 - 8</u>
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5.	Oath	or Declaration - Total Pages:						
	a.	Newly executed (original or copy) New (unexecuted)						
	b.	Copy from a prior application (for continuation/divisional with Box 17 completed)						
		i. DELETION OF INVENTOR(s): Signed statement attached deleting inventor(s) named in prior application.						
6.		Application Data Sheet						
7.		CD-ROM or CD-R in duplicate, large table or Microfiche Computer Program (Appendix)						
8.		Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)						
		a. Computer Readable Form (CRF)						
		b.						
		i. CD-ROM or CD-R (two copies); or						
		ii. Paper Copy (identical to computer copy)						
		c. Statements verifying identity of above copies						
9.	\boxtimes	Assignment (executed)						
10.		37 C.F.R. 3.73(b) Statement						
11.		English Translation Document (if applicable)						
12.		Information Disclosure Statement with PTO-1449 and References						
		Copies of Information Disclosure Statement Citations						
13.		Preliminary Amendment						
14.	\boxtimes	Return Receipt Postcard						
15.		Foreign Priority is Claimed as Follows:						
		If Foreign Priority is Claimed, Certified Copy of the Above Priority Document(s) is Submitted Herewith						
16.		Nonpublication Request under 35 U.S.C. § 1222(b)(2)(B)(i). Applicant must attach Form PTO/SB/35 or its equivalent.						
17.		Other:						

18.		Continuation Divisional Continuation-in-Part of Prior Application No.: 09/876,053 filed June 8, 2001
		Incorporation By Reference (useable if Box 5b is marked) The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 5b, is considered as being part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation <u>can only</u> be relied upon when a portion has been inadvertently omitted from the submitted application papers.
		Complete Application Based on Provisional Application No.:filed
19.	Pleas	e address all correspondence to:
	\boxtimes	CUSTOMER NUMBER 21967
		Intellectual Property Department Hunton & Williams 1900 K Street, N.W. Suite 1200 Washington, DC 20006-1109
20.		A new power of attorney or authorization of agent (PTO/SB/81) is as follows:
		The power of attorney is to:
		Please remove as power of attorney:
		Please add as power of attorney:
21.		A check in the amount of \$ 1,548.00 is enclosed. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any such variance to Deposit Account No. 50-0206 .
		By: Ozzie A. Farres Registration No. 43,606
OAF/	tlc.	

OAF/tlc Enclosures

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20006-1109.	., Suite 1200, Wa	snington, D.C.	Petition to Commissioner \$							
				Petition to Revive (Unavoidable) \$						
			Petition to Revive (Unintentional) \$							
FEE C	CALCULATION		Petitions Related to Provisional \$ Applications							
1. Basic Filing Fee	Large Entity	Small Entity			nission of Inf ement	ormatio	n Discl	osure	\$	
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Utility Filing Fe Design Filing F		1,548.00		Recording Each Patent Assignment Per \$ Property					1	
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2. EXTRA CLAIMS FEES	<u></u>									
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	zzie A Farres							stration		43,606
Signature)ate	<u> </u>	uan, 27		· · · · · ·		